

Reviews of Literature

ISSN No : 2347-2723

International Recognized Multidisciplinary Research Journal

ISSN 2347-2723

Impact Factor : 2.0210 (UIF) [Yr.2014]

Volume - 3 | Issue - 6 | Jan - 2016

Indira Awas Yojana



IMPLEMENTATION OF INDIRA AWAS YOJANA (IAY) IN SOLAPUR DISTRICT



Dr. S.V.Shinde

Associate Professor , D.A.V.Velankar College of Commerce,
Solapur.

INTRODUCTION-

Government of India has started as a social benefit program to give housing for the person of rural areas, which is known as Indira Awas Yojana. The demarcation is done among rural poor & urban poor people for a detach set of plans functions for the poor in urban areas (such as the Basic facilities for Poor in Urban). It is among the main flagship schemes of the Rural Development Ministry to build homes for BPL inhabitants in the towns. In this plan, financial aid of value 75,000/- Rs. in plain regions & 75,000/- Rs. in difficult regions is given for building of homes. The homes are fixed in woman name or together between husband & wife. The building of the homes is the solitary accountability of the recipient & engagement of outworkers is firmly forbidden. Sanitary latrine & smokeless chullah are necessary to be built along with every IAY homes for which extra financial aid is given by Total Sanitation Campaign & Rajiv Gandhi Grameen Vidyutikaran Yojana correspondingly. This scheme is in function since year nineteen eighty five, and offers subsidies & cash- aid to persons in villages to build their homes, themselves.

PURPOSE

The wide idea of the proposal is to offer financial aid to few of the weakest segments of the public in order to upgrade or build a home of reputable class for their private livelihood.

Eligibility Criteria

Scheduled Castes/Scheduled Tribes, untied bonded employees, minorities & non-SC/ST rural family in the BPL class, widows & blood relation to security staff/paramilitary forces slay in battle (without their income measure), ex-servicemen & retired paramilitary forces member living in rural regions constitute the main target set of suitable applicants for the scheme of IAY.

IMPLEMENTATION

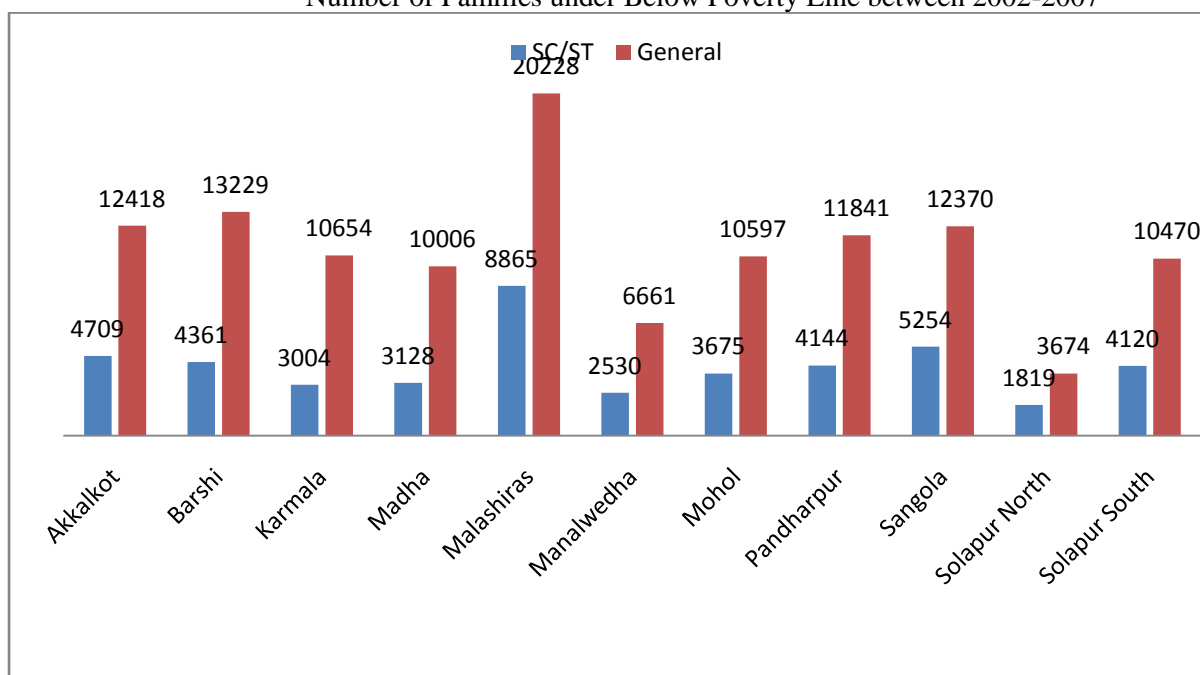
IAY is an allotment based, centrally supported program financed on a price sharing basis among the Central & the State Government in ratio of seventy five is to twenty five percent, apart from North-eastern & Union Territories (UTs) states cases. Central government finances ninety percent for NE states & for UTs hundred percent fund. The finance is given to the states depending on seventy five percent weightage of rural homes shortage & twenty five percent weightage of dearth ratio. The homes scarcity is according to the authorized available statistics of Indian Registrar General based on Census of year 2001.

**Table Number -1
Number of Families under Below Poverty Line between 2002-2007**

Sr. No	Name of the Taluka	SC/ST	General	Total	Percentage of SC/ST (in %)	Percentage of General (in %)
1	Akkalkot	4709	12418	17127	27.49	72.51
2	Barshi	4361	13229	17590	24.79	75.21
3	Karmala	3004	10654	13658	21.99	78.01
4	Madha	3128	10006	13134	23.82	76.18
5	Malashiras	8865	20228	29093	30.47	69.53
6	Manalwedha	2530	6661	9191	27.53	72.47
7	Mohol	3675	10597	14272	25.75	74.25
8	Pandharpur	4144	11841	15985	25.92	74.08
9	Sangola	5254	12370	17624	29.81	70.19
10	Solapur North	1819	3674	5493	33.11	66.89
11	Solapur South	4120	10470	14590	28.24	71.76
	Total	45609	122148	167757	27.19	72.81

Source: Complied on the basis of data collected from government authorities and offices.

**Graph Number -1
Number of Families under Below Poverty Line between 2002-2007**



In the above table the talukawise number of families under below poverty line between 2002-07 is shown of Solapur District. During the period 2002-07 there were overall 167757 families below poverty line. Out of 167757 families 45609 families were there from SC/ST category.

In Malashiras taluka there was high number of families under poverty line (8865) followed by Akkalkot (4709) and Sangola (5254) and in Solapur North there was minimum families (1819) compared with other 10 talukas below poverty line. The percentage of below poverty line of SC/ST category was 27.19% and it was more in Solapur North Taluka i.e. 33.11%. There were average 4146 families in Solapur District below poverty line during 2002-07 and it was average 27.18% of others.

Table Number -2
Number of Families under Below Poverty Line not having own houses between 2002-07

Sr. No	Name of the Taluka	SC/ST	General	Total	Percentage of SC/ST (in %)	Percentage of General (in %)
1	Akkalkot	3157	8880	12037	26.23	73.77
2	Barshi	2950	8370	11320	26.06	73.94
3	Karmala	2318	6644	8962	25.86	74.14
4	Madha	2354	7379	9733	24.19	75.81
5	Malashiras	6644	13896	20540	32.35	67.65
6	Manalwedha	1852	5479	7331	25.26	74.74
7	Mohol	1892	5672	7564	25.01	74.99
8	Pandharpur	4203	8063	12266	34.27	65.73
9	Sangola	3002	9025	12027	24.96	75.04
10	Solapur North	1131	2643	3774	29.97	70.03
11	Solapur South	2500	8061	10561	23.67	76.33
	Total	32003	84112	116115	27.56	72.44

Source: Complied on the basis of data collected from government authorities and offices.

In the above table and bar diagram number of families below poverty line and not having their own house is shown. In Malashiras taluka there were huge families not having their own houses. In Malashiras taluka this number was 6644 of SC/ST category and 13896 of other than SC/ST category.

When we compare all the eleven talukas it was clear that in North Solapur Taluka more families of SC/ST category were with their own houses. There were only 1131 families below poverty line and with not having their own houses.

The percentage of families not having their own house was more in Pandharpur taluka it was 34.27% compared with other categories. There were 116115 in total families without their own houses in 2002-07 and out of 116115 families there were 32003 families was from SC/ST category.

The percentage was 27.56%. From this analysis it is clear that between 2002-07 there were 13606 families from SC/ST category who had their own houses even they were in below poverty line (46609-32003)

Graph Number -2
Number of Families under Below Poverty Linenot having own houses between 2002-07

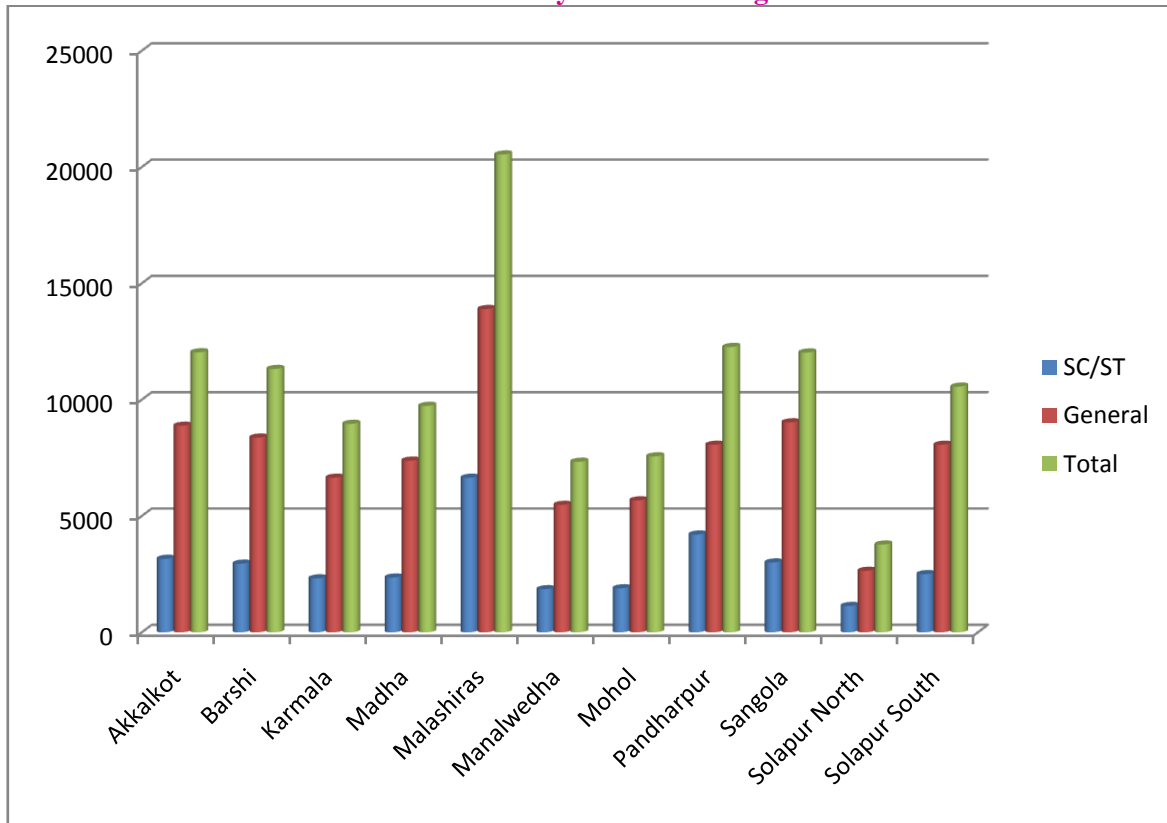
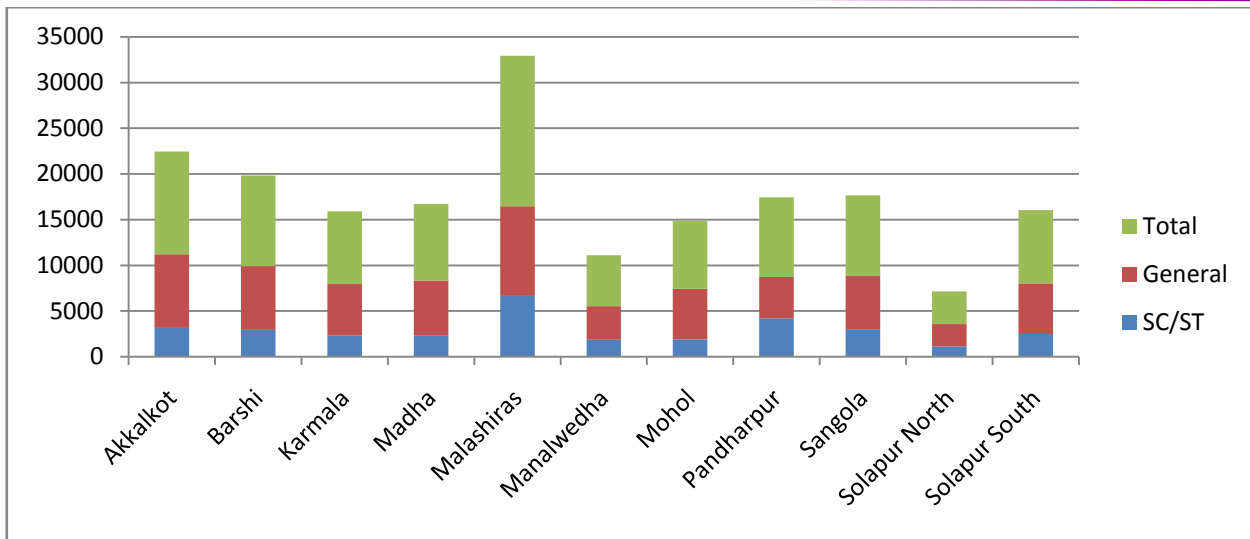


Table Number-3
Granted Houses under Indira Awas Yojana between 2006-07 to 2015-16

Sr. No	Name of the Taluka	SC/ST	General	Total	Percentage of SC/ST(in %)	Percentage of General (in %)
1	Akkalkot	3157	8070	11227	28.12	71.88
2	Barshi	2950	6972	9922	29.73	70.27
3	Karmala	2318	5639	7957	29.13	70.87
4	Madha	2354	5997	8351	28.19	71.81
5	Malashiras	6644	9827	16471	40.34	59.66
6	Manalwedha	1852	3700	5552	33.36	66.64
7	Mohol	1892	5544	7436	25.44	74.56
8	Pandharpur	4203	4528	8731	48.14	51.86
9	Sangola	3002	5827	8829	34.00	66.00
10	Solapur North	1131	2451	3582	31.57	68.43
11	Solapur South	2500	5523	8023	31.16	68.84
	Total	32003	64078	96081	33.31	66.69

Source: Compiled on the basis of data collected from government authorities and offices.

Graph Number -3
Granted Houses under Indira Awas Yojana between 2006-07 to 2015-16



In above table granted houses under Indira Awas Yojana are shown. During the period 2006-07 to 2015-16 in Solapur District 96081 houses are being granted and out of 96081 houses 33.31% houses are granted to SC/ST categories. In Malashiras Taluka highest no of houses have granted.

The number of houses granted in Malashiras Taluka is 6644. On an average 2909 houses are granted by the authority in each Taluka of Solapur District. The percentage of SC/ST granted houses is more in Pandharpur Taluka which is 48.14% of as compared to allotment.

In Solapur North Taluka there is very low distribution of allotments under Indira Awas Yojana Scheme. In this Taluka 1131 & 2451 houses are been allotted to SC/ST and General. Basically major part of Solapur City is covered under this Taluka therefore there is low distribution of houses are there.

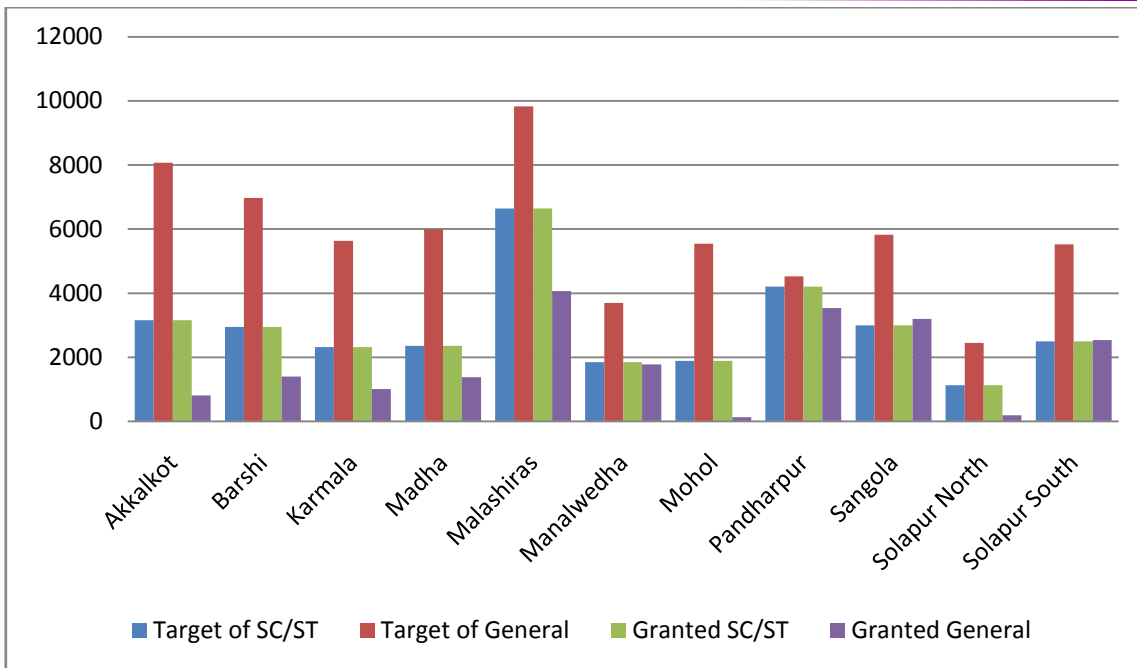
When we think about the percentage of distribution or the ratio of distribution between SC/ST category and General category it is clear that under Indira Awas Yojana Scheme there is satisfactory distribution in Various Talukas of Solapur District. The percentage of distribution is 33.31% and 66.69% respectively.

Table Number -4
Comparative Table of Target and Granted Houses under IAY between 06-07 to 15-16

Sr No	Name of the Taluka	Target of SC/ST	Target of General	Total	Granted SC/ST	Granted General	Total	Percentage of Target Covered of SC/ST	Percentage of Target Covered of General	Total of Percentage of Target Covered of General & SC/ST
1	Akkalkot	3157	8070	11227	3157	810	3967	100	10.04	35.33
2	Barshi	2950	6972	9922	2950	1398	4348	100	20.05	43.82
3	Karmala	2318	5639	7957	2318	1005	3323	100	17.82	41.76
4	Madha	2354	5997	8351	2354	1382	3736	100	23.04	44.74
5	Malashiras	6644	9827	16471	6644	4069	10713	100	41.41	65.04
6	Manalwedha	1852	3700	5552	1852	1779	3631	100	48.08	65.40
7	Mohol	1892	5544	7436	1892	128	2020	100	2.31	27.17
8	Pandharpur	4203	4528	8731	4203	3535	7738	100	78.07	88.63
9	Sangola	3002	5827	8829	3002	3198	6200	100	54.88	70.22
10	Solapur North	1131	2451	3582	1131	192	1323	100	7.83	36.93
11	Solapur South	2500	5523	8023	2500	2538	5038	100	45.95	62.79
	Total	32003	64078	96081	32003	20034	52037	100	31.27	54.16

Source: Complied on the basis of data collected from government authorities and offices.

Graph Number -4
Comparative Table of Target and Granted Houses under IAY between 06-07 to 15-16



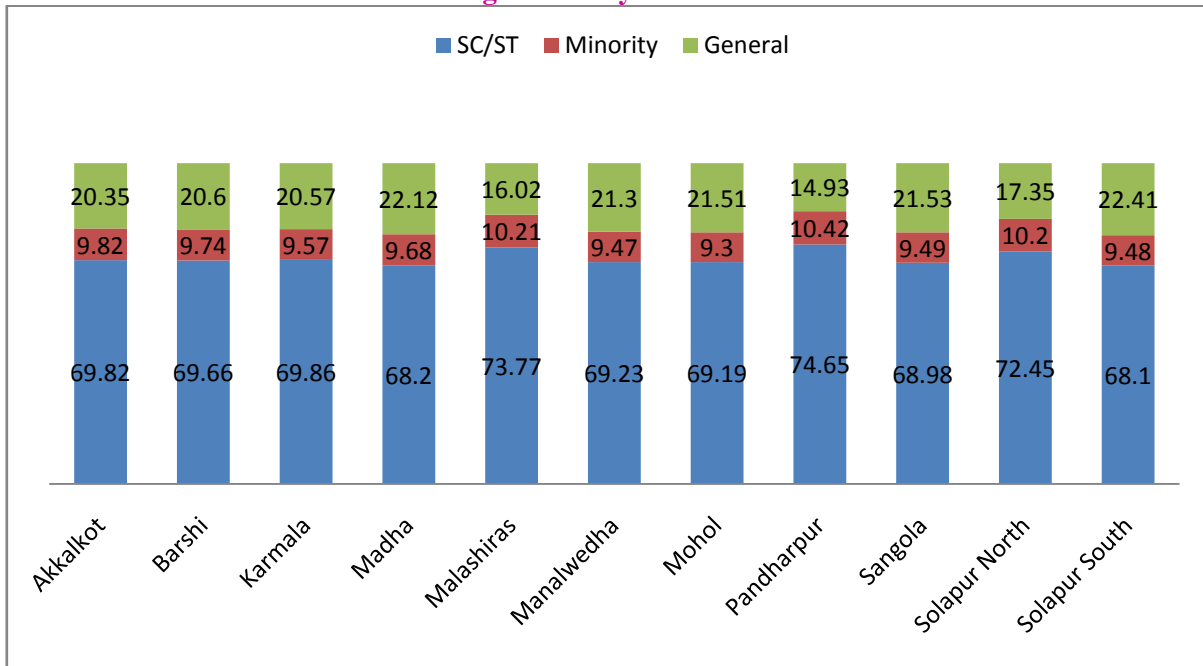
In above table Target for distribution of houses under Indira Awas Yojana and Granted houses under the scheme Indira Awas Yojana is shown. The department of Indira Awas Yojana of Solapur District has completed 100% work of target.

Table Number -5
Target for the year 2015-16

Sr. No	Name of the Taluka	SC/ST	Minority	General	Total	Percentage of SC/ST (in %)	Percentage of Minority (in %)	Percentage of General (in %)
1	Akkalkot	199	28	58	285	69.82	9.82	20.35
2	Barshi	186	26	55	267	69.66	9.74	20.60
3	Karmala	146	20	43	209	69.86	9.57	20.57
4	Madha	148	21	48	217	68.20	9.68	22.12
5	Malashiras	419	58	91	568	73.77	10.21	16.02
6	Manalwedha	117	16	36	169	69.23	9.47	21.30
7	Mohol	119	16	37	172	69.19	9.30	21.51
8	Pandharpur	265	37	53	355	74.65	10.42	14.93
9	Sangola	189	26	59	274	68.98	9.49	21.53
10	Solapur North	71	10	17	98	72.45	10.20	17.35
11	Solapur South	158	22	52	232	68.10	9.48	22.41
	Total	2017	280	549	2846	70.87	9.84	19.29

Source: Complied on the basis of data collected from government authorities and offices.

Graph Number -5
Target for the year 2015-16



In the above table target under Indira Awas Yojana for 2015-16 is shown. The above data is shown according to SC/ST, Minority and General category.

For SC/ST category in Malashiras, Akkalkot and Pandharpur there is highest number of houses for target and in Mangalwedha, Mohol and Solapur North the number of target is very low. In Solapur North taluka the number of target was only 71.

If we consider the minority Malashiras, Akkalkot and Pandharpur there is highest number of houses for target and Mangalwedha, Mohol and Solapur North the number of target is very low and in Solapur North taluka only 10 houses were there for Minority as target.

If we consider the general category Akkalkot, Malashiras and Sangola talukas are having highest number of target for financial year 2015-16 and Mohol, Mangalwedha and Solapur North taluka is having lowest number of houses as target. There is average 49 houses as target for all the talukas of Solapur District.

REFERENCES:

1. A White Paper (2008): CSR-Towards a Sustainable Future by KPMG IN INDIA & ASSOCHAM held at 1st International summit at New Delhi, 28-31 Jan'2008.
2. B. Sujatha (2006), Social Audit: Concepts and Practices, The ICAI University Press, Hyderabad C.V.
3. Social Audit: A Tool for Performance Improvement and Outcome Measurement. Centre for Good Governance, Hyderabad, 2005.
4. Social Audit Toolkit - 3rd Edition, 2000, Free Spreckely, Social Enterprise Partnership - Local Livelihoods . Social Auditing for Small Organisations: A Workbook for Trainers and Practitioners, John Pearce, Peter Raynard, and Simon Zadek New Economics Foundation, London (1996)
5. Social Audit and Accounting: John Pearce, Community Business Scotland (CBS) Network (2001)
6. Accountability 1000 (AA1000) framework - Standards, guidelines and professional qualification exposure draft - November 1999; The Institute of Social and Ethical Accountability.
7. Adrian Henriques, 2001. "Civil society and Social Auditing". Business Ethics: A European Review, 10(1). Alan Bussard, Marek Markus and Daniela Olejarova, 2002. "Code of Ethics and Social Audit".Embassy of U.S.A. and Foundation for the support of Civic Activities.
8. Ambieteneitalia, 2003. "European common Indicators-Towards Local Sustainability Profile". Bringing citizen voice and client focus into service delivery - Social Audit; Institute of Development Studies, Sussex. Filling in the Gaps - Options for Developing Social and Ethical Reporting in a Triple Bottom Line Framework; Eileen Davenport; Social Audit New Zealand, July 2001.

9. Janmejay Singh and Parmesh Shah, 2003. "Operational Manual for Community Based Performance for the strategy for poverty alleviation (SPA II)". The World Bank. Jean Shaoul, 1997 "The power of accounting: reflecting on water privatization". Accounting, auditing and accountability, 10(3).
10. Robert D. Hay, 2001. "Social Audit: An experimental approach". Academy of Management Journal, 18(4). SEEP Network; Learning from clients: assessment tools for micro finance practitioners, January 2000. Social Audit of governance and delivery of public services, Baseline survey 2002,
11. A Cockcroft, N Andersson, K Omer, N Ansari, A Khan, UU Chaudhry,; National Reconstruction Bureau. Social Audit policy on the anvil; The Hindu, dated, Dec 15, 2002 The Voice of Poor Households in the Poverty Reduction Strategies, Monitoring and Evaluation of Community Based Indicators; CIET International; Civil Coordinator - CCER - Nicaragua, September 2001.